

**REMARKS/ARGUMENTS**

Claims 1-3, 5-7, and 9 are pending.

Claims 1-10 were rejected under 35 U.S.C. Section 101.

Claims 1-10 were rejected under 35 U.S.C. Section 112, First Paragraph.

Claims 1-10 were rejected under 35 U.S.C. Section 112, Second Paragraph.

Claims 1-5 were rejected under 35 U.S.C. Section 103 for allegedly being obvious in view of Cuervo, U.S. Pat. No. 5,025,138.

Claims 6-10 were rejected under 35 U.S.C. Section 103 for allegedly being obvious in view of Tarter et al., U.S. Pat. No. 5,550,734.

The claims have been amended to address the Section 101 and Section 112 rejections. The original rejections are believed to be moot in view of the extensive amendments made to the claims. In addition, claims 4, 8, and 10 are canceled.

**The Present Invention**

The present invention as recited in **claim 1** is directed to a credit card settlement method in a system comprising a financial institution server for providing credit service with a user, a processing unit installed in a credit service alliance shop and connected to the financial institution server via a network, and a claim management server for managing claims connected to the financial institution server. The method includes storing identification and credit information in the claim management server. When a purchase is made, the user is prompted to choose whether or not selection of a credit card settlement method is to be deferred. If deferment is selected, then that fact is sent to the claim management server via the financial institution server, which determines whether or not the deferment is authorized based on the user's credit information.

The present invention as recited in **claim 5** is directed to a claim management system comprising a financial institution server, a processing unit in a credit service shop connected to the financial institution server, and claim management server. The processing unit prompts a user to ask whether or not selection of a credit card settlement method is to be deferred when a purchase is made. If the user selects deferment, then the processing unit sends that fact

to the claim management server via the financial institution server, where the claim management server determines whether or not the deferment is acceptable based on the identification of the user and credit information of the user.

#### The Cuervo Reference

Cuervo describes a method and system for providing line of credit information to participating banks that issue debit cards to owners of life insurance policies. The cash surrender value of the life insurance policy is assigned as collateral to secure the credit line on the individual's (policy holder's) debit card.

As to **claim 1**, the reference does not show nor suggest a method that includes storing identification and credit information in a claim management server and prompting a user to choose whether or not selection of a credit card settlement method is to be deferred when a purchase is made. The reference neither teaches or suggests that if deferment is selected, then that fact is sent to the claim management server via the financial institution server, which determines whether or not the deferment is authorized based on the user's credit information

As to **claim 5**, the reference does not teach or suggest a claim management system comprising a processing unit that prompts a user to ask whether or not selection of a credit card settlement method is to be deferred when a purchase is made. The reference does not show or render obvious that if the user selects deferment, then the processing unit sends that fact to a claim management server via a financial institution server, where the claim management server determines whether or not the deferment is acceptable based on the identification of the user and credit information of the user.

#### The Tarter et al. Reference

Tarter et al. disclose a computerized method and system for financing health care service providers by evaluating and purchasing their accounts receivables, scoring the creditworthiness of payors and obligors such as insurance companies, self-insured employers, health maintenance organizations, preferred provider organizations, government agencies, and other entities sponsoring groups and individuals receiving health care benefits. Tarter et al.

describe collecting on the receivables, securitizing receivables, managing funds, and processing and reconciling claims and payments.

As to **claim 1**, the reference does not show nor suggest a method that includes storing identification and credit information in a claim management server and prompting a user to choose whether or not selection of a credit card settlement method is to be deferred when a purchase is made. The reference neither teaches or suggests that if deferment is selected, then that fact is sent to the claim management server via the financial institution server, which determines whether or not the deferment is authorized based on the user's credit information

As to **claim 5**, the reference does not teach or suggest a claim management system comprising a processing unit that prompts a user to ask whether or not selection of a credit card settlement method is to be deferred when a purchase is made. The reference does not show or render obvious that if the user selects deferment, then the processing unit sends that fact to a claim management server via a financial institution server, where the claim management server determines whether or not the deferment is acceptable based on the identification of the user and credit information of the user.



Appl. No. 10/080,163  
Amdt. sent August 4, 2005  
Reply to Office Action of March 9, 2005

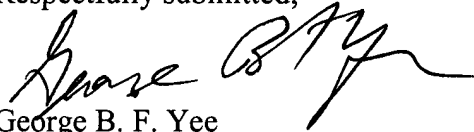
PATENT

### CONCLUSION

In view of the foregoing, all claims now pending in this Application are believed to be in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 650-326-2400.

Respectfully submitted,

  
George B. F. Yee  
Reg. No. 37,478

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, Eighth Floor  
San Francisco, California 94111-3834  
Tel: 650-326-2400  
Fax: 415-576-0300  
GBFY:cmm  
60554966 v1